

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Patent Application of

UNDERSTEIN

Atty. Ref.: 2802-34 (AMK); Confirmation No. 6620

Appl. No. 10/510,123

TC/A.U. 3694

Filed: October 4, 2004

Examiner: B. Fertig

For: MULTI-DEPOSITORY FINANCIAL TRANSACTIONS

\* \* \* \* \*

January 5, 2009

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

**REQUEST FOR RECONSIDERATION**

In response to the Office Action dated October 15, 2008, Applicant respectfully requests reconsideration of the above-identified patent application in view of the following remarks.

**Remarks/Arguments** begin on page 2.